

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.10.2016			
Payment Date	12.10.2016			
Period No	36			
Monthly Period	Okt 2016			
Interest Period	from	12.09.2016	to	12.10.2016 = 30 days
Collection Period	from	01.09.2016	to	30.09.2016

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
5. Concentration Limits	5
6. Outstanding Notes	6
7. Original Principal Balance	7
7.1 Original PB (Graph)	8
8. Current Principal Balance	9
8.1 Current PB (Graph)	10
9. Borrower Concentration	11
10. Geographical Distribution	12
10.1 Geographical (Graph)	13
11. Object/Vehicle Type	14
12. Insurances	15
13. Contract Type	16
14. Payment Methods	17
15. Downpayment	18
16. Customer Yield	19
16.1 Customer Yield (Graph)	20
17. Seasoning	21
17.1 Seasoning (Graph)	22
18. Remaining Term	23
18.1 Remaining Term (Graph)	24
19. Original Term	25
19.1 Original Term (Graph)	26
20. Manufacturer Brands	27
21. Priority of Payments + Transaction Costs	28
22. Retention	30
23. Issuer Information	32
24. Santander Consumer Bank	33

**SC Germany Vehicles 2013-1
Monthly Investor Report**

1. Portfolio Information



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period from	12.09.2016	to 12.10.2016 = 30 days
Collection Period from	01.09.2016	to 30.09.2016

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	65.502	699.659.742,80 €	699.999.998,52 €
Scheduled Principal Payments		21.152.738,68 €	
Prepayment Principal		7.244.284,03 €	
Others		351.966,84 €	
Total Principal Collections		28.748.989,55 €	29.575.059,72 €
Total Interest Collections		3.332.073,61 €	3.462.069,48 €
Defaults		214.999,63 €	519.469,75 €
Replenishment		29.304.242,37 €	29.754.273,75 €
End of Period	65.451	699.999.995,99 €	699.659.742,80 €
Purchase Shortfall Account		4,01 €	340.257,20 €
Total Assets (End of Period)		700.000.000,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		11,7%	

SC Germany Vehicles 2013-1 Monthly Investor Report

2. Reserve Accounts



Reporting Date	07.10.2016			
Payment Date	12.10.2016			
Period No	36			
Monthly Period	Okt 2016			
Interest Period from	12.09.2016	to	12.10.2016	= 30 days
Collection Period from	01.09.2016	to	30.09.2016	

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,00%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,00%	7.000.000,00 €	
Required Reserve Fund	1,00%	7.000.000,00 €	
Commingling Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
Set-Off Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

SC Germany Vehicles 2013-1 Monthly Investor Report

3. Delinquency Data



Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,75%			
1- 30 days past due period before previous period		5.112.004,25 €	540.186,47 €	478
1- 30 days past due previous period		5.977.901,71 €	489.359,08 €	540
1- 30 days past due current period	0,68%	4.754.198,32 €	359.537,54 €	431
3-MRA* 31- 60 days past due	0,30%			
31- 60 days past due period before previous period		1.911.029,49 €	227.515,48 €	162
31- 60 days past due previous period		2.193.306,02 €	291.367,45 €	193
31- 60 days past due current period	0,33%	2.297.589,61 €	232.343,50 €	193
3-MRA* 61-90 days past due	0,12%			
61- 90 days past due period before previous period		934.502,75 €	101.902,93 €	79
61- 90 days past due previous period		811.273,19 €	95.186,71 €	71
61- 90 days past due current period	0,10%	710.822,72 €	98.901,92 €	68
3-MRA* 91-120 days past due	0,05%			
91- 120 days past due period before previous period		282.473,06 €	38.801,25 €	27
91- 120 days past due previous period		389.531,57 €	43.604,14 €	35
91- 120 days past due current period	0,06%	403.647,44 €	80.552,68 €	36
3-MRA* 121-150 days past due	0,03%			
121- 150 days past due period before previous period		227.960,14 €	36.335,83 €	21
121- 150 days past due previous period		167.537,04 €	19.725,69 €	13
121- 150 days past due current period	0,03%	214.422,54 €	26.408,71 €	15
3-MRA* 151-180 days past due	0,06%			
151- 180 days past due period before previous period		548.520,23 €	122.592,84 €	41
151- 180 days past due previous period		442.836,61 €	94.159,56 €	39
151- 180 days past due current period	0,04%	246.337,15 €	109.898,78 €	17

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

4. Default Data



Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	214.999,63 €	
Current Period Recoveries	69.867,68 €	
Current Period Net Default	145.131,95 €	
New Number of Defaulted Contracts		29

Cumulative Default

Cumulative Gross Default	12.124.874,41 €	
Cumulative Recoveries	2.194.352,99 €	
Cumulative Net Default	9.930.521,42 €	
Total Number of Defaulted Contracts		1.203

3-MRA* /
current ratio

Ratio

3-MRA* Annualised Net Default Ratio (New Default)

0,57%

Annualised Loss Ratio period before previous period	0,73%
Annualised Loss Ratio previous period	0,74%
Annualised Loss Ratio current period	0,25%

Principal Deficiency

		Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	2.500.000,00 €	

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

5. Concentration Limits



Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	45,02%	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	4,59%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,00%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	37,56	no
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to 30 September 2014		0,75%	-	-
- prior to 30 September 2015		1,50%	-	-
- prior to 30 September 2016		2,25%	0,61%	no
Purchase Shortfall Event				no
Period before previous period			19,93 €	
Previous period			1,48 €	
Current period			340.257,20 €	
Principal Deficiency Event			- €	no
Total Sold Receivables				
	1.645.278.869,84 €			

**SC Germany Vehicles 2013-1
Monthly Investor Report**

6. Outstanding Notes



Reporting Date	07.10.2016		
Payment Date	12.10.2016		
Period No	36		
Monthly Period	Okt 2016		
Interest Period from	12.09.2016	to	12.10.2016 = 30 days
Collection Period from	01.09.2016	to	30.09.2016

1. Note Balance

	All notes	Class A	Class B
--	-----------	---------	---------

General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		A(sf) / A(sf)	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Available Distribution Amount	39.491.188,04 €		
Replenishment	29.304.242,37 €		
Amortisation	0,00 €		
Redemption per Class	0,00 €	0,00 €	0,00 €
Redemption per Note		0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Current Tranching		90,0%	10,0%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
--	-----------	---------	---------

Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		0,00 €	0,00 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		836.325,00 €	163.450,00 €
Interest Payment		836.325,00 €	163.450,00 €
Interest Payment per Note		132,75 €	233,50 €

3. Credit Enhancements

	Class A	Class B
--	---------	---------

Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	14,30%	4,30%
Current CE (excl. Excess Spread)	11,00%	1,00%

* Last rating action as of 23.10.2013

**SC Germany Vehicles 2013-1
Monthly Investor Report**

7. Original Principal Balance



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

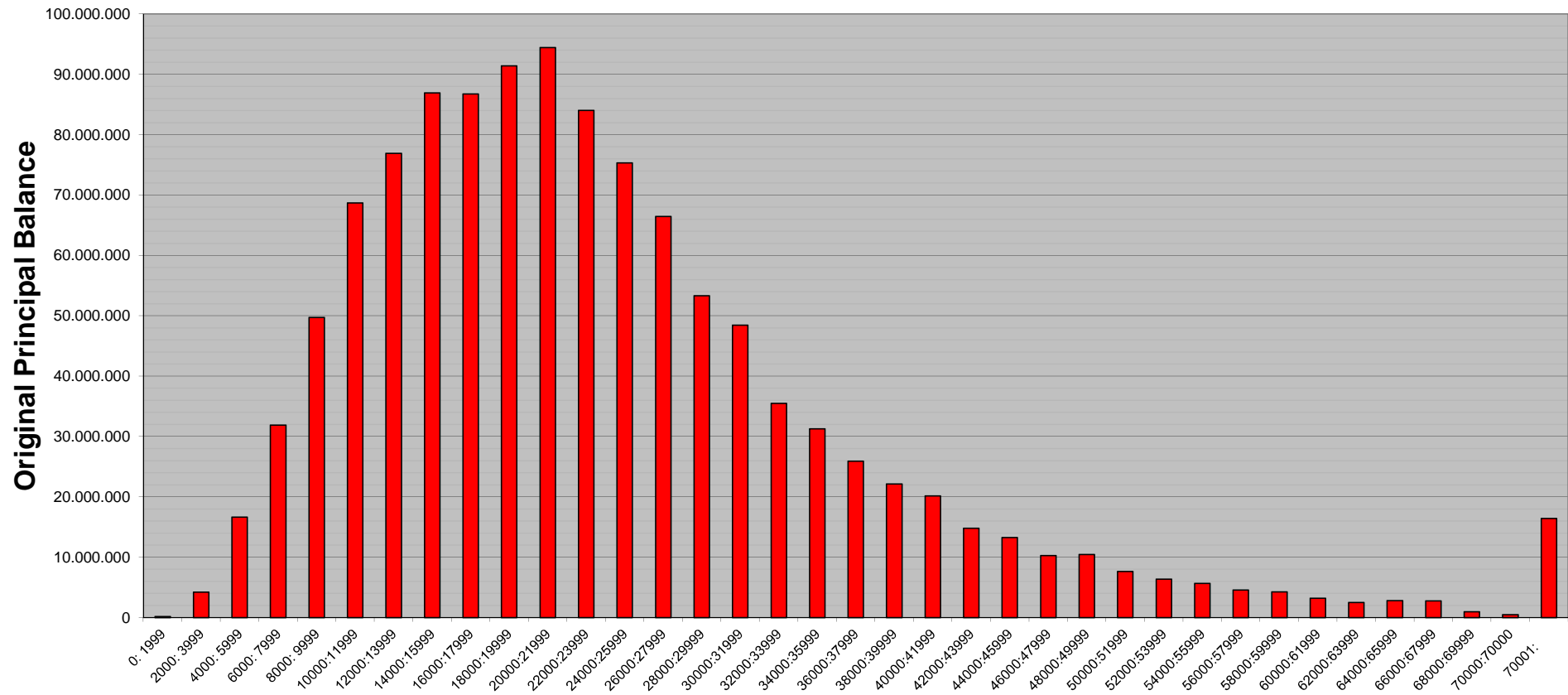
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	178.062,38	0,02%	108	0,17%
2000: 3999	4.216.020,95	0,36%	1.311	2,00%
4000: 5999	16.646.638,37	1,41%	3.288	5,02%
6000: 7999	31.871.368,29	2,71%	4.537	6,93%
8000: 9999	49.703.487,91	4,22%	5.510	8,42%
10000:11999	68.693.580,97	5,84%	6.283	9,60%
12000:13999	76.902.535,98	6,54%	5.920	9,04%
14000:15999	86.926.908,07	7,39%	5.798	8,86%
16000:17999	86.741.022,86	7,37%	5.107	7,80%
18000:19999	91.410.251,41	7,77%	4.812	7,35%
20000:21999	94.433.718,37	8,03%	4.510	6,89%
22000:23999	84.044.666,52	7,14%	3.659	5,59%
24000:25999	75.330.980,46	6,40%	3.018	4,61%
26000:27999	66.450.033,79	5,65%	2.466	3,77%
28000:29999	53.339.309,33	4,53%	1.843	2,82%
30000:31999	48.467.030,89	4,12%	1.567	2,39%
32000:33999	35.511.054,61	3,02%	1.077	1,65%
34000:35999	31.284.976,42	2,66%	895	1,37%
36000:37999	25.895.007,15	2,20%	701	1,07%
38000:39999	22.123.667,70	1,88%	568	0,87%
40000:41999	20.148.291,55	1,71%	493	0,75%
42000:43999	14.813.026,46	1,26%	345	0,53%
44000:45999	13.260.478,45	1,13%	295	0,45%
46000:47999	10.273.592,28	0,87%	219	0,33%
48000:49999	10.434.924,00	0,89%	213	0,33%
50000:51999	7.660.987,41	0,65%	151	0,23%
52000:53999	6.354.364,69	0,54%	120	0,18%
54000:55999	5.657.102,56	0,48%	103	0,16%
56000:57999	4.560.879,11	0,39%	80	0,12%
58000:59999	4.254.008,51	0,36%	72	0,11%
60000:61999	3.216.286,94	0,27%	53	0,08%
62000:63999	2.520.879,58	0,21%	40	0,06%
64000:65999	2.794.007,47	0,24%	43	0,07%
66000:67999	2.745.963,16	0,23%	41	0,06%
68000:69999	966.358,05	0,08%	14	0,02%
70000:70000	490.000,00	0,04%	7	0,01%
70001:	16.417.982,54	1,40%	184	0,28%
Total	1.176.739.455,19	100,00%	65.451	100,00%

Statistics in EUR	
Average Amount	17.978,94

**SC Germany Vehicles 2013-1
Monthly Investor Report**

7.1 Original PB (Graph)

Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



SC Germany Vehicles 2013-1
Monthly Investor Report

8. Current Principal Balance



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

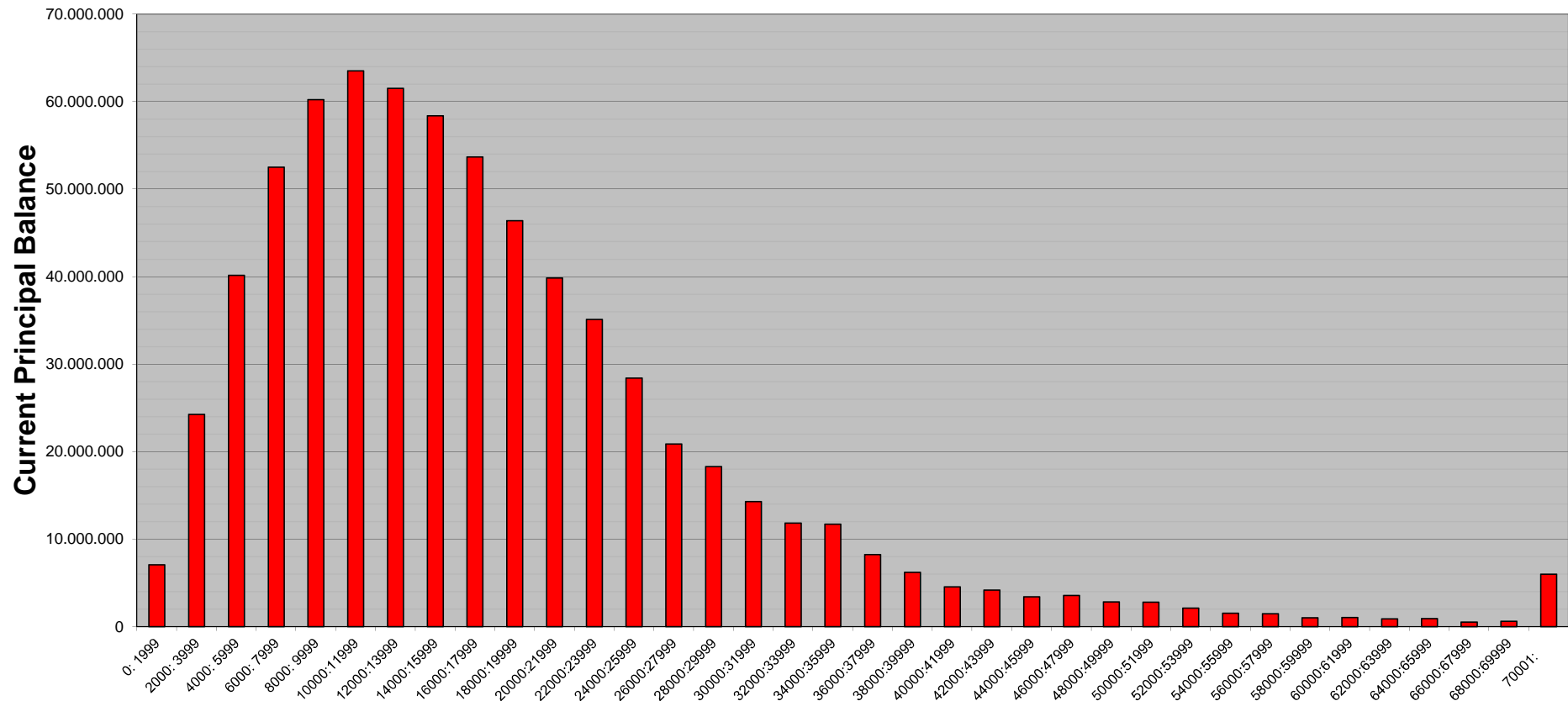
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.083.045,86	1,01%	6.880	10,51%
2000: 3999	24.256.347,65	3,47%	8.039	12,28%
4000: 5999	40.149.826,85	5,74%	8.023	12,26%
6000: 7999	52.515.594,31	7,50%	7.511	11,48%
8000: 9999	60.242.628,53	8,61%	6.718	10,26%
10000:11999	63.512.725,36	9,07%	5.789	8,84%
12000:13999	61.511.445,84	8,79%	4.747	7,25%
14000:15999	58.395.951,41	8,34%	3.900	5,96%
16000:17999	53.689.591,59	7,67%	3.166	4,84%
18000:19999	46.391.671,12	6,63%	2.448	3,74%
20000:21999	39.846.149,62	5,69%	1.902	2,91%
22000:23999	35.102.353,80	5,01%	1.530	2,34%
24000:25999	28.396.600,32	4,06%	1.139	1,74%
26000:27999	20.870.520,95	2,98%	775	1,18%
28000:29999	18.282.937,70	2,61%	632	0,97%
30000:31999	14.299.232,13	2,04%	462	0,71%
32000:33999	11.840.726,15	1,69%	359	0,55%
34000:35999	11.712.434,90	1,67%	335	0,51%
36000:37999	8.228.490,39	1,18%	223	0,34%
38000:39999	6.198.697,66	0,89%	159	0,24%
40000:41999	4.544.278,59	0,65%	111	0,17%
42000:43999	4.166.340,34	0,60%	97	0,15%
44000:45999	3.421.527,63	0,49%	76	0,12%
46000:47999	3.580.452,21	0,51%	76	0,12%
48000:49999	2.843.520,62	0,41%	58	0,09%
50000:51999	2.802.402,86	0,40%	55	0,08%
52000:53999	2.113.863,59	0,30%	40	0,06%
54000:55999	1.536.664,38	0,22%	28	0,04%
56000:57999	1.483.454,69	0,21%	26	0,04%
58000:59999	999.225,01	0,14%	17	0,03%
60000:61999	1.038.224,13	0,15%	17	0,03%
62000:63999	879.769,85	0,13%	14	0,02%
64000:65999	912.727,89	0,13%	14	0,02%
66000:67999	536.846,50	0,08%	8	0,01%
68000:69999	617.979,74	0,09%	9	0,01%
70001:	5.995.745,82	0,86%	68	0,10%
Total	699.999.995,99	100,00%	65.451	100,00%

Statistics	in EUR
Average Amount	10.695,02

**SC Germany Vehicles 2013-1
Monthly Investor Report**

8.1 Current PB (Graph)

Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



**SC Germany Vehicles 2013-1
Monthly Investor Report**

9. Borrower Concentration



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	141.079,43	0,0202%	1
2	136.801,54	0,0195%	1
3	136.059,62	0,0194%	1
4	132.634,64	0,0189%	1
5	132.580,95	0,0189%	1
6	123.303,67	0,0176%	1
7	119.519,62	0,0171%	1
8	119.270,88	0,0170%	1
9	115.588,96	0,0165%	2
10	114.251,06	0,0163%	1
11	111.815,73	0,0160%	3
12	111.006,00	0,0159%	1
13	109.052,69	0,0156%	3
14	108.865,23	0,0156%	1
15	107.244,70	0,0153%	1
16	103.048,36	0,0147%	2
17	102.659,13	0,0147%	3
18	101.779,80	0,0145%	1
19	100.971,83	0,0144%	1
20	99.202,52	0,0142%	1
21	96.116,92	0,0137%	1
22	96.056,75	0,0137%	6
23	94.893,48	0,0136%	1
24	94.355,07	0,0135%	1
25	93.953,87	0,0134%	2
	2.802.112,45	0,4003%	39

**SC Germany Vehicles 2013-1
Monthly Investor Report**

10. Geographical Distribution



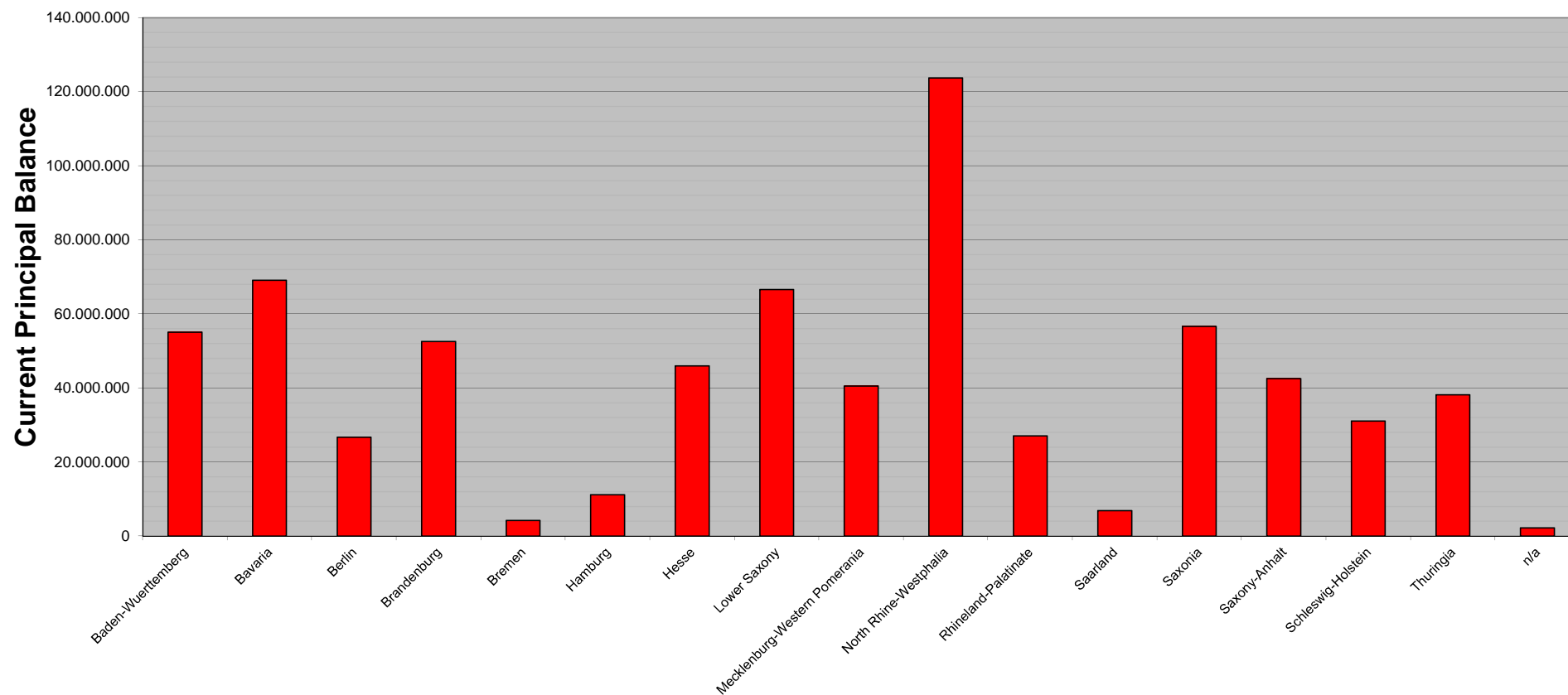
Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	55.045.837,50	7,86%	4.883	7,46%
Bavaria	69.097.784,52	9,87%	6.116	9,34%
Berlin	26.673.044,27	3,81%	2.583	3,95%
Brandenburg	52.511.352,07	7,50%	5.130	7,84%
Bremen	4.178.908,63	0,60%	368	0,56%
Hamburg	11.179.300,86	1,60%	1.061	1,62%
Hesse	45.928.756,41	6,56%	4.172	6,37%
Lower Saxony	66.614.292,45	9,52%	6.143	9,39%
Mecklenburg-Western	40.491.961,58	5,78%	3.687	5,63%
North Rhine-Westphali	123.722.128,15	17,67%	11.615	17,75%
Rhineland-Palatinat	27.058.911,32	3,87%	2.508	3,83%
Saarland	6.841.441,77	0,98%	639	0,98%
Saxonia	56.659.353,51	8,09%	5.670	8,66%
Saxony-Anhalt	42.501.681,53	6,07%	4.138	6,32%
Schleswig-Holstein	31.071.740,48	4,44%	2.965	4,53%
Thuringia	38.188.867,78	5,46%	3.578	5,47%
n/a	2.234.633,16	0,32%	195	0,30%
Total	699.999.995,99	100,00%	65.451	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



**SC Germany Vehicles 2013-1
Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	319.444.593,37	45,63%	27.158	41,49%
Used Vehicle	380.555.402,62	54,37%	38.293	58,51%
Total	699.999.995,99	100,00%	65.451	100,00%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	672.010.864,67	96,00%	61.830	94,47%
Leisure	15.941.990,73	2,28%	1.055	1,61%
Motorbike	12.047.140,59	1,72%	2.566	3,92%
Total	699.999.995,99	100,00%	65.451	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

12. Insurances



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	431.193.961,63	61,60%	38.178	58,33%
Yes	268.806.034,36	38,40%	27.273	41,67%
Total	699.999.995,99	100,00%	65.451	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	544.840.247,32	77,83%	52.189	79,74%
Yes	155.159.748,67	22,17%	13.262	20,26%
Total	699.999.995,99	100,00%	65.451	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	647.250.405,98	92,46%	60.565	92,53%
Yes	52.749.590,01	7,54%	4.886	7,47%
Total	699.999.995,99	100,00%	65.451	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

13. Type of Contract



Reporting Date			07.10.2016		
Payment Date			12.10.2016		
Period No			36		
Monthly Period			Okt 2016		
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	426.968.955,29	61,00%	48.282	73,77%
Yes	273.031.040,70	39,00%	17.169	26,23%
- of which balloon rates	165.175.096,80	23,60%		
- of which regular installments	107.855.943,90	15,41%		
Total	699.999.995,99	100,00%	65.451	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	231.140,71	0,14%	29	0,17%
13:25	4.167.916,23	2,52%	523	3,05%
26:38	23.379.362,04	14,15%	2.319	13,51%
39:51	61.273.050,50	37,10%	6.169	35,93%
52:64	75.670.909,30	45,81%	8.107	47,22%
65:72	305.497,52	0,18%	16	0,09%
73:	147.220,50	0,09%	6	0,03%
Total	165.175.096,80	100,00%	17.169	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	46.612.970,00	28,22%	5.035	29,33%
13:25	45.398.773,04	27,49%	4.712	27,44%
26:38	35.946.790,37	21,76%	3.685	21,46%
39:51	29.483.118,68	17,85%	2.981	17,36%
52:64	7.718.104,21	4,67%	755	4,40%
73:	15.340,50	0,01%	1	0,01%
Total	165.175.096,80	100,00%	17.169	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

14. Payment Methods



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	683.349.125,18	97,62%	63.783	97,45%
Other	16.650.870,81	2,38%	1.668	2,55%
Total	699.999.995,99	100,00%	65.451	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	364.846.796,79	52,12%	34.307	52,42%
1st of month	335.153.199,20	47,88%	31.144	47,58%
Total	699.999.995,99	100,00%	65.451	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

15. Downpayment



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	217.078.354,25	31,01%	19.616	29,97%	0,00%
0: 999	7.176.402,78	1,03%	1.234	1,89%	6,01%
1000: 1999	28.893.856,64	4,13%	4.563	6,97%	11,62%
2000: 2999	50.153.706,79	7,16%	6.783	10,36%	15,69%
3000: 3999	59.069.893,83	8,44%	6.484	9,91%	17,68%
4000: 4999	54.390.671,31	7,77%	5.151	7,87%	19,58%
5000: 5999	65.975.455,54	9,43%	5.793	8,85%	21,60%
6000: 6999	36.932.415,93	5,28%	3.043	4,65%	24,33%
7000: 7999	28.587.307,92	4,08%	2.268	3,47%	26,37%
8000: 8999	22.909.286,83	3,27%	1.884	2,88%	28,91%
9000: 9999	13.455.037,86	1,92%	971	1,48%	29,55%
10000:10999	37.320.710,43	5,33%	2.734	4,18%	31,73%
11000:11999	9.502.951,47	1,36%	675	1,03%	33,77%
12000:12999	9.528.143,58	1,36%	705	1,08%	36,13%
13000:13999	6.318.027,76	0,90%	435	0,66%	37,39%
14000:14999	4.892.106,27	0,70%	373	0,57%	40,99%
15000:15000	10.449.528,49	1,49%	669	1,02%	38,71%
15001:	37.366.138,31	5,34%	2.070	3,16%	44,50%
Total	699.999.995,99	100,00%	65.451	100,00%	19,10%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.088,70 €	5.838,55 €
Average Purchase Price	21.411,26 €	23.012,89 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	19,10%	25,37%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

16. Customer Yield



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.332.686,31	0,33%	138	0,21%
2: 2	9.488.331,04	1,36%	739	1,13%
3: 3	205.218.089,96	29,32%	13.557	20,71%
4: 4	249.887.362,28	35,70%	21.622	33,04%
5: 5	150.798.119,07	21,54%	17.738	27,10%
6: 6	57.691.392,07	8,24%	7.533	11,51%
7: 7	16.474.342,67	2,35%	2.606	3,98%
8: 8	5.126.480,48	0,73%	929	1,42%
9: 9	2.640.682,28	0,38%	542	0,83%
10:10	270.524,51	0,04%	37	0,06%
11:11	71.985,32	0,01%	10	0,02%
Total	699.999.995,99	100,00%	65.451	100,00%

Statistics	in %
WA Interest	5,02%

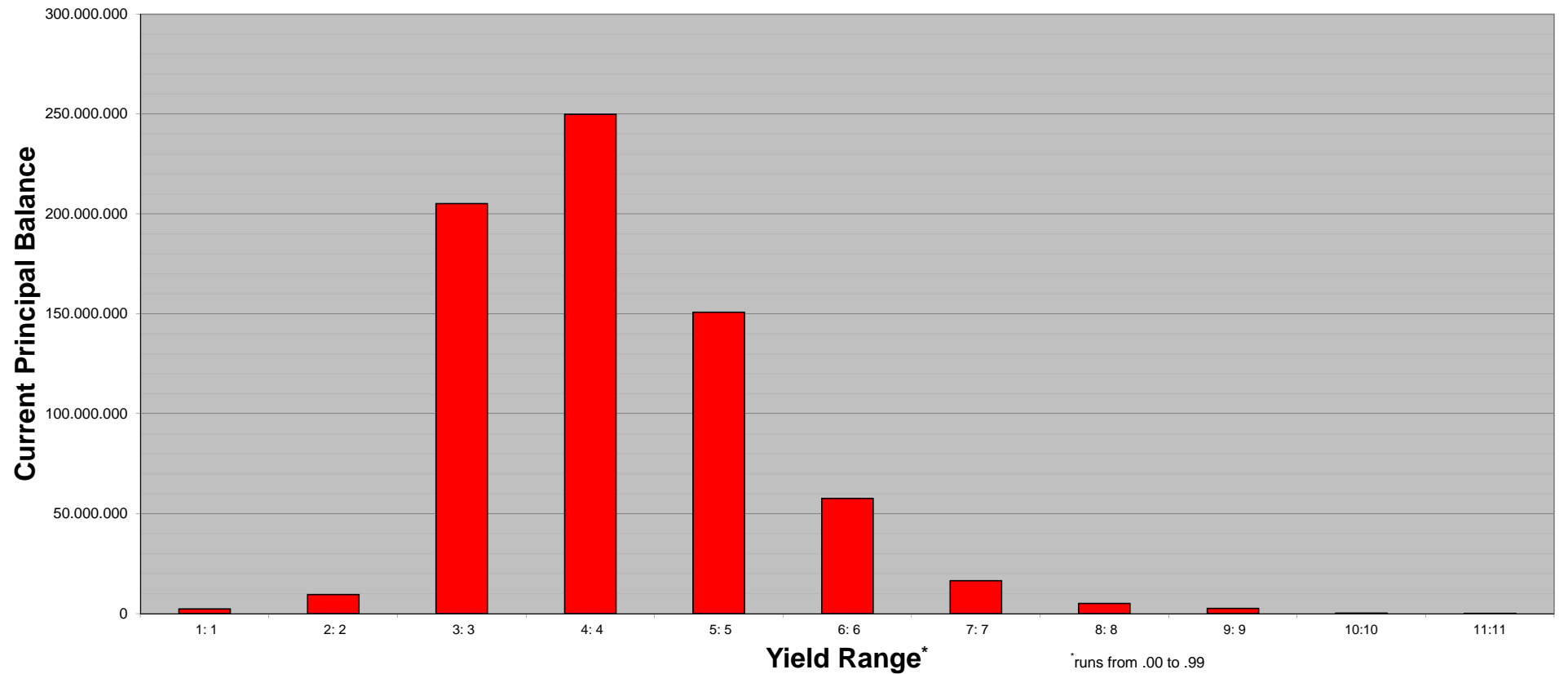
* runs from .00 to .99

**SC Germany Vehicles 2013-1
Monthly Investor Report**

16.1 Customer Yield (Graph)



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



SC Germany Vehicles 2013-1
Monthly Investor Report

17. Seasoning



Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	2.930.412,33	0,42%	188	0,29%
3: 5	34.852.671,83	4,98%	2.125	3,25%
6: 8	60.418.421,81	8,63%	3.953	6,04%
9:11	64.165.104,22	9,17%	4.341	6,63%
12:14	65.261.835,18	9,32%	4.763	7,28%
15:17	70.663.647,28	10,09%	5.363	8,19%
18:20	57.825.196,16	8,26%	4.690	7,17%
21:23	23.162.470,57	3,31%	1.928	2,95%
24:26	25.170.554,38	3,60%	2.300	3,51%
27:29	29.141.833,87	4,16%	2.714	4,15%
30:32	28.797.809,53	4,11%	2.853	4,36%
33:35	27.554.492,13	3,94%	2.972	4,54%
36:38	31.061.918,94	4,44%	3.312	5,06%
39:41	41.790.114,99	5,97%	4.378	6,69%
42:44	31.437.020,56	4,49%	3.660	5,59%
45:47	24.131.723,21	3,45%	3.181	4,86%
48:50	19.732.124,71	2,82%	2.605	3,98%
51:53	16.753.619,02	2,39%	2.320	3,54%
54:56	13.864.674,07	1,98%	2.030	3,10%
57:59	10.851.379,65	1,55%	1.914	2,92%
60:62	7.017.401,85	1,00%	1.243	1,90%
63:65	4.830.350,39	0,69%	816	1,25%
66:68	3.504.471,16	0,50%	675	1,03%
69:71	2.480.441,31	0,35%	561	0,86%
72:74	1.646.470,33	0,24%	380	0,58%
75:77	953.836,51	0,14%	186	0,28%
Total	699.999.995,99	100,00%	65.451	100,00%

Statistics

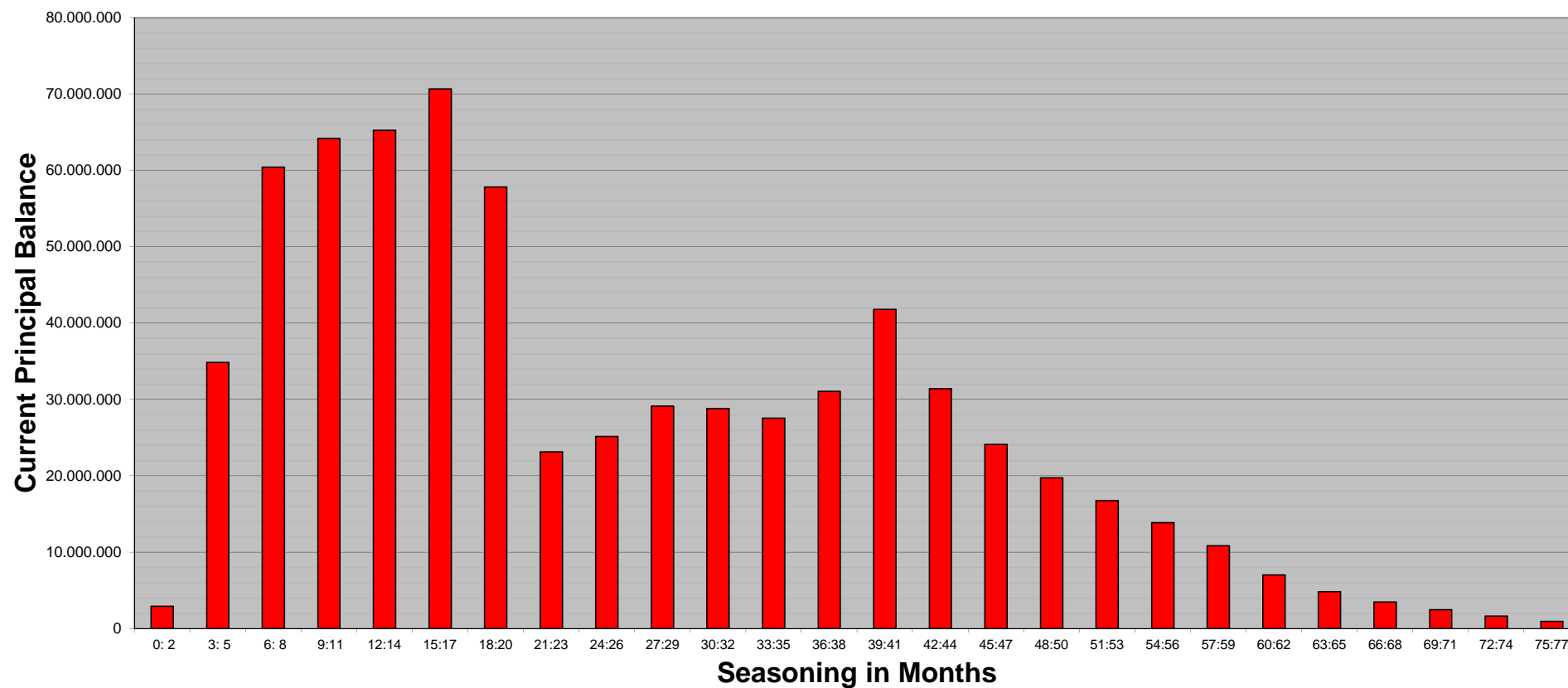
WA Seasoning	25,58
--------------	-------

**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



**SC Germany Vehicles 2013-1
Monthly Investor Report**

18. Remaining Term



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	32.432.755,75	4,63%	8.127	12,42%
7:13	55.822.441,45	7,97%	9.193	14,05%
14:20	70.647.637,94	10,09%	8.604	13,15%
21:27	80.248.246,41	11,46%	8.262	12,62%
28:34	92.328.619,11	13,19%	8.083	12,35%
35:41	83.745.062,20	11,96%	6.165	9,42%
42:48	87.340.255,14	12,48%	5.876	8,98%
49:55	72.451.781,64	10,35%	4.352	6,65%
56:62	41.844.177,97	5,98%	2.585	3,95%
63:69	26.234.542,00	3,75%	1.475	2,25%
70:76	16.146.171,96	2,31%	865	1,32%
77:83	22.979.784,00	3,28%	1.095	1,67%
84:	17.778.520,42	2,54%	769	1,17%
Total	699.999.995,99	100,00%	65.451	100,00%

Statistics

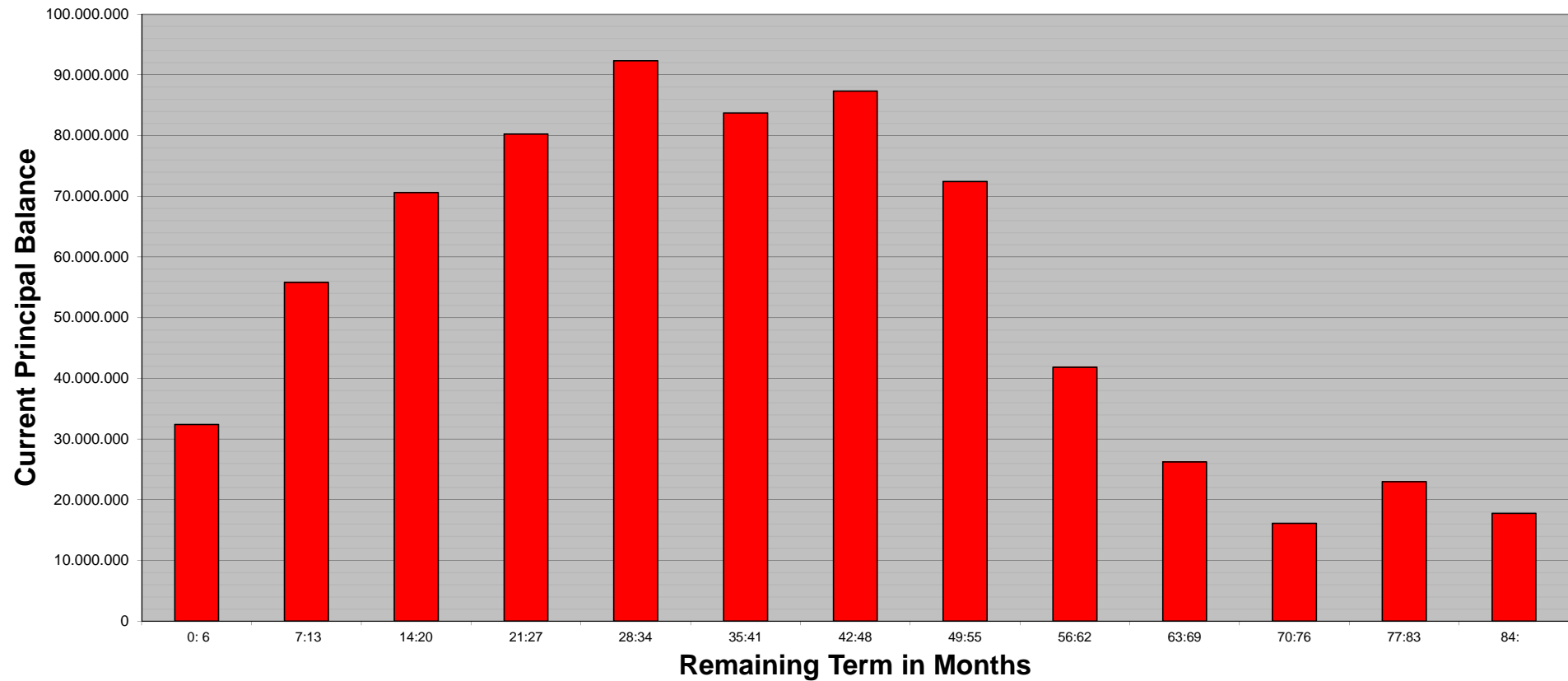
WA Remaining Term	37,56
-------------------	-------

**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



**SC Germany Vehicles 2013-1
Monthly Investor Report**

19. Original Term



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0:12	655.684,19	0,09%	185	0,28%
13:25	14.073.095,09	2,01%	2.678	4,09%
26:38	70.057.526,75	10,01%	8.574	13,10%
39:51	157.635.809,21	22,52%	15.020	22,95%
52:64	227.796.171,09	32,54%	20.041	30,62%
65:77	72.163.426,23	10,31%	7.689	11,75%
78:	157.618.283,43	22,52%	11.264	17,21%
Total	699.999.995,99	100,00%	65.451	100,00%

Statistics

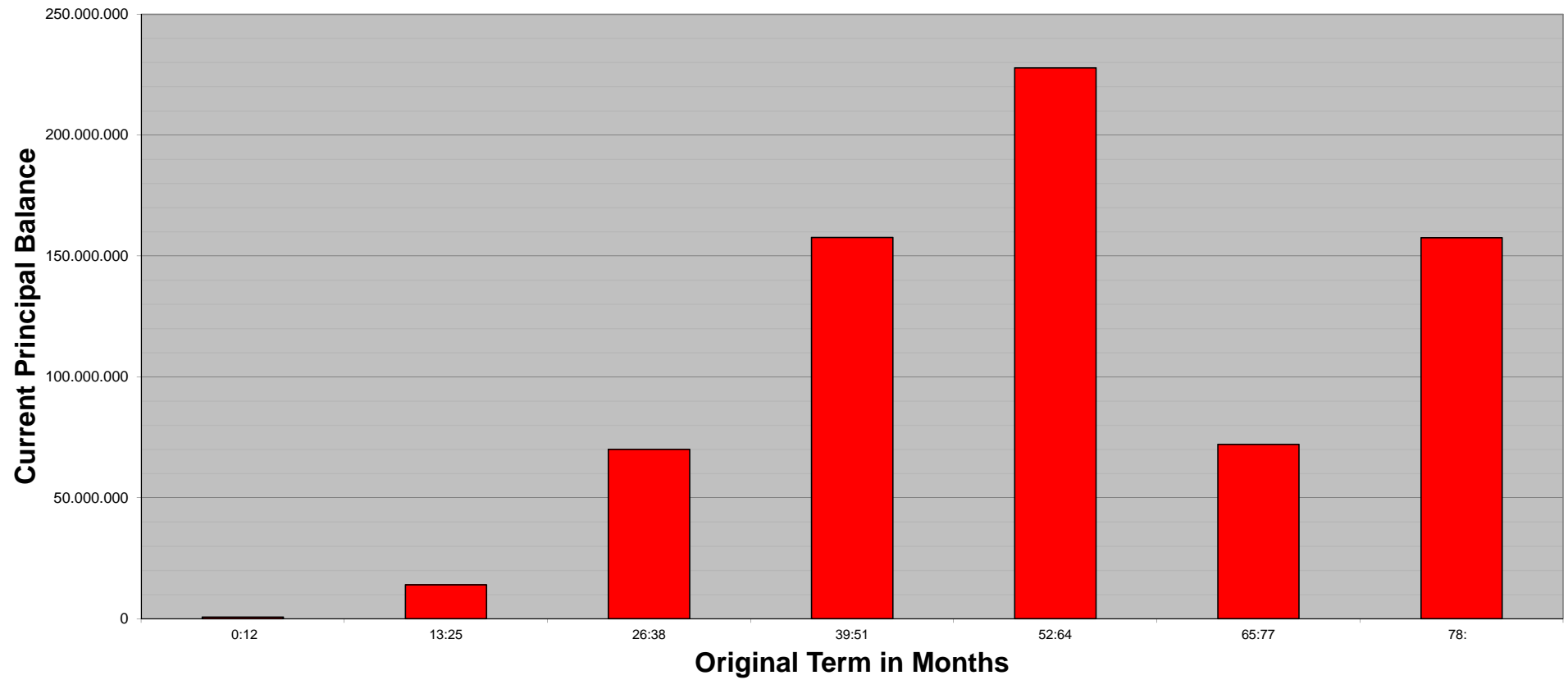
WA Original Term	63,14
------------------	-------

**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



**SC Germany Vehicles 2013-1
Monthly Investor Report**

20. Manufacturer Brands



Reporting Date			07.10.2016		
Payment Date			12.10.2016		
Period No			36		
Monthly Period			Okt 2016		
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	70.930.866,05	10,13%	6.740	10,30%
2	62.601.569,95	8,94%	4.587	7,01%
3	59.389.576,10	8,48%	6.307	9,64%
4	43.035.532,34	6,15%	3.450	5,27%
5	40.212.506,76	5,74%	4.449	6,80%
6	37.400.102,59	5,34%	2.470	3,77%
7	33.808.378,79	4,83%	4.004	6,12%
8	32.595.732,59	4,66%	2.919	4,46%
9	32.557.469,12	4,65%	2.225	3,40%
10	31.819.780,93	4,55%	3.605	5,51%
11	31.194.682,69	4,46%	2.169	3,31%
12	29.403.506,40	4,20%	2.436	3,72%
13	26.867.002,59	3,84%	2.463	3,76%
14	24.639.215,34	3,52%	2.440	3,73%
15	19.789.966,64	2,83%	2.230	3,41%
	576.245.888,88	82,32%	52.494	80,20%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

**SC Germany Vehicles 2013-1
Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Reporting Date	07.10.2016	
Payment Date	12.10.2016	
Period No	36	
Monthly Period	Okt 2016	
Interest Period	from 12.09.2016	to 12.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

Priority of Payments

Available Distribution Amount		39.491.188,04 €
Senior Expenses	-	32.795,34 €
Interest Notes Class A	-	836.325,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment		29.304.242,37 €
Payments to Purchase Shortfall Account	-	4,01 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.095,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	2.129.276,32 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 32.795,34 €		
Interest accrued for the Period	- 999.775,00 €	- 836.325,00 €	- 163.450,00 €
Cumulative Interest accrued	- 36.159.116,00 €	- 30.247.686,00 €	- 5.911.430,00 €
Interest Payments	- 999.775,00 €	- 836.325,00 €	- 163.450,00 €
Cumulative Interest Payments	- 36.159.116,00 €	- 30.247.686,00 €	- 5.911.430,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 907.602,50 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinate	- 907.602,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	12.10.2016				
Interest Period	from 12.09.2016	to	12.10.2016	=	30 days
Collection Period	from 01.09.2016	to	30.09.2016		

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Vehicles 2013-1 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining the regulatory first loss tranche which is represented by the Subordinated Loan of at least 1% and by retaining the regulatory second loss tranche which is represented by the Class B Notes of at least 4%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	699.659.742,80 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	699.999.995,99 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	7.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	70.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	11,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,00%

SC Germany Vehicles 2013-1 Monthly Investor Report

23. Issuer Information



Reporting Date		07.10.2016				
Payment Date		12.10.2016				
Period No		36				
Monthly Period		Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	=	30 days
Collection Period	from	01.09.2016	to	30.09.2016		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail directors-de@sfmeurope.com
fax +49 (0) 69 643 50 8925

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
fax +49 (0) 2161 690 7077
abs_ger@santander.de

SPV-Administrator:

SFM Structured Finance Management (Deutschland) GmbH

Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail directors-de@sfmeurope.com
fax +49 (0) 69 643 50 8925

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Contact Details

Capital Markets

Peter René Müller	+49-2161-690-7337	peterrene.mueller@santander.de
Ralf Schüring	+49-2161-690-5464	ralf.schuering@santander.de
Bastian Menges	+49-2161-690-7085	bastian.menges@santander.de
Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
Tobias Daners	+49-2161-690-7410	tobias.daners@santander.de
Ronja Dahmen	+49-2161-690-9453	ronja.dahmen@santander.de
Team ABS		abs_ger@santander.de

Reporting Date	07.10.2016				
Payment Date	12.10.2016				
Period No	36				
Monthly Period	Okt 2016				
Interest Period	from	12.09.2016	to	12.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	R-1L	STABLE	A-	A-2	STABLE
-	-	-	BBB+	A-2	STABLE

Ratings as of 30.09.2016, data source: Bloomberg